

## Old Age, Disability, Death

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First law: 1965.  
Current law: 1967.  
Type of program: Social insurance system.  
**Exchange rate:** U.S.\$1.00 equals 14.34 gourdes.

### Coverage

Employees of industrial, commercial, and agricultural firms.  
Exclusions: Unpaid family labor, members of religious communities, and foreign diplomats. Special system for public employees.

### Source of Funds

**Insured person:** 2% of earnings if 200 gourdes or less a month, 3% if 201-500 gourdes, 4% if 501-1,000 gourdes, and 6% if over 1,000 gourdes.  
**Employer:** Same as above.  
**Government:** Any deficits.

### Qualifying Conditions

**Old-age pension:** Age 55 and 20 years of contribution.  
**Disability pension:** Total incapacity for work (not caused by work injury). Must have contributed for a period of 10 years up to 20 years.  
**Survivor pension:** Deceased was pensioner or eligible for pension at death.

### Old-Age Benefits

**Old-age pension:** 1/3 of average earnings during last 10 years.  
Refund of contributions (without interest) if ineligible for pension.

### Permanent Disability Benefits

**Disability pension:** 1/60 of average earnings for each year of coverage during the 10 years preceding retirement.

### Survivor Benefits

**Survivor benefits:** 50% of pension paid or payable to insured. Divided among widow, orphans under age 18 (no limit if student or disabled), or other dependents. Refund of contributions (without interest), if deceased ineligible for pension.

### Administrative Organization

Ministry of Social Affairs, general supervision.  
National Office of Old Age Insurance of the Haitian Social Insurance Institute, administration of program.  
Institute managed by tripartite board and director-general.

## Sickness and Maternity

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First law: 1951 (not implemented).  
Current law: 1967 (not implemented).  
Type of program: Social insurance system. Cash and medical benefits.

## Work Injury

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First law: 1951.  
Current law: 1967.  
Type of program: Social insurance system.

### Coverage

Employees of industrial, commercial, and agricultural firms, and public employees. Coverage being extended gradually to different districts and occupations.

### Source of Funds

**Insured person:** None.  
**Employer:** 2% of payroll (commerce), 3% (industry, construction, and agriculture), or 6% (mining).  
**Government:** None, except as employer.

### Qualifying Conditions

**Work-injury benefits:** Partial or total disablement before age 55. No minimum qualifying period.

### Temporary Disability Benefits

**Temporary disability benefit:** 2/3 of earnings; minimum and maximum benefits, 100 and 1,000 gourdes a month, respectively. Payable after 3-day waiting period (during which employer must pay benefit) for duration of incapacity.

### Permanent Disability Benefits

**Permanent disability pension:** 2/3 of earnings, if totally disabled; minimum and maximum pensions, 100 and 1,000 gourdes a month, respectively. Partial disability: Pension proportionate to degree of disability, if latter exceeds 10%; lump sum if disability below 10%. Any pension may be converted to lump sum.

### Workers' Medical Benefits

**Medical benefits:** Necessary treatment including medical and dental care, surgery, hospitalization, medicines, and appliances; available until recovery or stabilization of disability.

### Survivor Benefits

**Survivor pension:** 50% of total disability pension of insured. Payable to widow or dependent disabled widower. Orphans: 30% of pension of insured for each orphan under age 21. Parents or grandparents: 40% of pension of insured, if no eligible spouse or orphan.  
Maximum survivor pensions: 80% of pension of insured.  
Funeral grant: 1 month's earnings.

### Administrative Organization

Ministry of Social Affairs, general supervision.  
Office of Work Accident, Sickness and Maternity Insurance of the Haitian Social Insurance Institute, administration of program.  
Institute operates own dispensaries and hospital at Port-au-Prince.

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